## ABSTRACT OF THE DISCLOSURE

A combination waist pack is worn comfortably about the waist and unfolds to provide a protective accessory such as a seat cushion, water resistant or insulated barrier to kneel or lay down upon, or other apparel or padded articles providing protection to various parts of a person for use in outdoor sports and recreation. The invention is convertible to a seat or other protective device while unfolded and a warm & protective waistband, hand warmer & padded pack while folded. A user is not required to attach a seat accessory as an addition to the invention nor does he/she have to take up additional space by placing it in a pocket. Therefore, the invention is less bulky even when using thicker materials for padding. The invention is also simpler to utilize than previous inventions. The invention provides seating, padding, & warmth. It is more desirable, more fashionable, more convenient, less noticeable, and more comfortable for sports and leisure. Versions include securing straps, buckles, or other attachment means attachments to attach to sports equipment or vehicles or to wrap protective garments around body. An optional version provides a heat or chemical resistant garment.